

## **IDENTITY THEFT**

As we mentioned in our story, everything Lifelock does for you, you can do yourself for free. First and foremost, make sure to file a police report. That report will be the key to the rest of the notification process. Also be sure to place a fraud “alert” on your credit reports. By law, if you notify one credit bureau that you are an ID theft victim, they will notify the other two bureaus, and all three will send you notification that a fraud alert has been placed in your file.

The three credit bureaus are:

--Transunion 1-800-680-7289

--Experian 1-888-397-3742

--Equifax 1-888-766-0008

The alert typically expires after 90 days, after that you must renew it. Or if you’re really worried about someone accessing credit in your name, you can “freeze” your credit. You must make a credit freeze request in writing to each of the three credit bureaus. Once they receive that letter, each of the bureaus will send you a Personal Identification Number (PIN). You will also get instructions on how to “lift” the freeze in the event you are applying for credit. You can lift the freeze by phone, using your PIN. Please be aware that there may be fees incurred when you “unfreeze” your credit. Putting a freeze in place should be free for identity theft victims, but lifting the freeze could cost you about \$10 or so.

There are several great resources for identity theft victims:

The Privacy Rights Clearinghouse, a non-profit based in San Diego. That group’s website has all the forms and documents you’ll need, as well as information on how to file a police report, an ID theft affidavit, etc.

<http://www.privacyrights.org/identity.htm#sheets>

## **JUNK MAIL**

If you want off as many national mailing lists as possible, your first step is to contact the Direct Marketing Association's (DMA) Mail Preference Service (MPS). You must re-register after five years.

Register for the Mail Preference Service by mail (\$1). Send a post card or a letter with a check of money order for \$1 to:

Mail Preference Service

Direct Marketing Association

PO Box 643

Carmel, NY 10512

You can get more information from the non-profit group Privacy Rights Clearinghouse: <http://www.privacyrights.org/fs/fs1-surv.htm>

When you register, your name and address are placed in a “do not mail” file which is updated monthly and distributed to DMA members quarterly. DMA members

are required to update their lists at least quarterly, and some do it monthly. Businesses who are not members of the DMA also take advantage of this “do not mail” list, so registering with the DMA will reduce much of your junk mail.

You may also sign up online at the DMA's website for a \$1 fee charged to your credit card at: [www.dmaconsumers.org/cgi/offmailinglist](http://www.dmaconsumers.org/cgi/offmailinglist). Fill out the form (at the bottom of the page) and click on the Register Online button. You'll be taken to a secure web page where you can enter your credit card information. DMA says this option is quicker.

If you are receiving a lot of financial solicitations (which is typical especially after you buy or refinance a home), you should opt-out with the four national credit bureaus, who (unfortunately) have a legal right to sell your name for credit card, insurance and other financial solicitations. However, you can call 1-888-5OPT-OUT (888-567-8688) and "opt out." The credit bureaus were ordered by Congress to create this shared one-call opt-out system in 1996. Please be advised that this (the 888-OPTOUT hotline) is a rare situation in which you will need to provide your social security number. The credit bureaus are among the few agencies still allowed to identify consumers with a social security number.